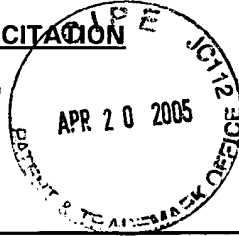


Form PTO-1449
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Patent and Trademark OfficeATTY. DOCKET NO.
6589-A-3SERIAL NO.
09/822,732**INFORMATION DISCLOSURE CITATION**

(Use several sheets if necessary)



APPLICANT: BAHAR, Reuben

FILING DATE
3/30/2001GROUP
3628**U.S. PATENT DOCUMENTS**

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							YES	NO
		WO 01/61606 A1	8/23/01	PCT				

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		The Debt Trader.Com Web page published on or before 11/28/99, as authenticated by the Affidavit of Molly Davis executed 4/12/04
		"Charge-Off Clearinghouse, Charge-Off CleaTrading Desk", Web page of two-printed pages, as published on the Internet on or before March 3, 2000
		"Upstarts: Bad-Debt Market", by Emily Barker, <i>Inc. Magazine</i> , October 1999
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EXAMINER

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